B 1 (Official Form (Case 09-16874 Doc 1 Filed 05/08/09 Entered 05/08/09 15:46:40 Desc Main United States Bankruptcy @ocument Page 1 of 24 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Mados, Eleanore P. Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): None Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx xx 2496(if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 120 Lincoln Oaks Dr., Apt. 1112, Willow Brook, IL ZIP CODE **60527** ZIP CODE County of Residence or of the Principal Place of Business: DuPage County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Same ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check **one** box.) Health Care Business ✓ Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad Chapter 12 Stockbroker Chapter 13 Recognition of a Foreign Partnership Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other **Nature of Debts** (Check one box.) Tax-Exempt Entity (Check box, if applicable.) **✓** Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. $\mathbf{\Lambda}$ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors \mathbf{J} 100-199 1-49 50-99 200-999 1,000-5.001-10,001-25,001-50,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets \mathbf{I} П П \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million **Estimated Liabilities** $oldsymbol{\sqrt{}}$ П \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$500,000 \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million

B 1 (Official Form Case) 09-16874 Doc 1 Filed 05/08/0		Desc Main Page 2
Voluntary Petition Document (This page must be completed and filed in every case.)	Page 2 of 24 Mados, Eleanore P.	
All Prior Bankruptcy Cases Filed Within Last Location	8 Years (If more than two, attach additional sheet. Case Number:	Date Filed:
Where Filed: None		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or A Name of Debtor:	Case Number:	Date Filed:
None		
District: Northern District of Illinois	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K a 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		e foregoing petition, declare that I may proceed under chapter 7, 11, e, and have explained the relief certify that I have delivered to the
Exhibit A is attached and made a part of this petition.	x /s/ Phillip A. Olson	5/5/2009
	Signature of Attorney for Debtor(s)	(Date)
Exh	ibit C	
Does the debtor own or have possession of any property that poses or is alleged to p	ose a threat of imminent and identifiable harm to m	uhlia haalth ar safatu?
	ose a tilicat of milliment and identifiable harm to p	done health of safety:
Yes, and Exhibit C is attached and made a part of this petition.		
✓ No.		
Exh	bit D	
(To be completed by every individual debtor. If a joint petition is f	•	ch a separate Exhibit D.)
Exhibit D completed and signed by the debtor is attached as	nd made a part of this petition.	
If this is a joint petition:		
☐ Exhibit D also completed and signed by the joint debtor is a	attached and made a part of this petition.	
	ng the Debtor - Venue	
Debtor has been domiciled or has had a residence, principal plac preceding the date of this petition or for a longer part of such 180		180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal phas no principal place of business or assets in the United States I this District, or the interests of the parties will be served in regard	out is a defendant in an action or proceeding [in a f	
	es as a Tenant of Residential Property blicable boxes.)	
Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checked, complete the f	following.)
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there entire monetary default that gave rise to the judgment for poss	are circumstances under which the debtor would b	
Debtor has included with this petition the deposit with the coufiling of the petition.	rt of any rent that would become due during the 30	-day period after the
Debtor certifies that he/she has served the Landlord with this	certification. (11 U.S.C. § 362(l)).	

Entered 05/08/09 15:46:40 Case 09-16874 Doc 1 Filed 05/08/09 Desc Main Page 3 of 24 Document B 1 (Official Form) 1 (1/08) Page 3 Voluntary Petition Name of Debtor(s): Mados, Eleanore P. (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. /s/ Eleanore P. Mados X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) 5/5/2009 Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer /s/ Phillip A. Olson I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Phillip A. Olson Printed Name of Attorney for Debtor(s)
Charles P. Pavesich & Associates, Ltd. required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name 1011 E. Roosevelt Rd., Lombard, IL 60148 fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. (630) 495-9550 Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number 5/5/2009 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Printed Name of Authorized Individual individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and

the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern	District of	Illinois	
In re Mados, Eleanore P.		Case No	
Debtor(s)			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

✓1. Within the 180 days before the filing of my bankruptcy case , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

☐2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ Eleanore P. Mados
Date:5/5/2009

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In re <i>Mados,</i>	Eleanore P.	/ Debtor	Case No	
				(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife- Joint Community	W tJ	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None				None
No continuation sheets attached	TOTAL \$		0.00	

(Report also on Summary of Schedules.)

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n re Mados, Eleanore P.	/ Debtor	Case No.	
		-	(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o	Description and Location of Property	Husband-	H	Current Market Value of Debtor's Interest, in Property Without
	n e		Wife- Joint Community-	W J	Deducting any Secured Claim or Exemption
1. Cash on hand.	X		•		
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Security Deposit, Landlord Location: In debtor's possession			\$ 500.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
 Household goods and furnishings, including audio, video, and computer equipment. 		Household goods and furnishings Location: In debtor's possession			\$ 500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X				
6. Wearing apparel.		Wearing apparel Location: In debtor's possession			\$ 150.00
7. Furs and jewelry.	X				
8. Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
13. Interests in partnerships or joint ventures. Itemize.	X				
 Goverment and corporate bonds and other negotiable and non-negotiable instruments. 	X				
15. Accounts Receivable.	X				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				

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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		<u> </u>		
Type of Property	N o n e	Description and Location of Property Husband Wife Join Community	W tJ	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
17. Other liquidated debts owing debtor include tax refunds. Give particulars.	X	<u> </u>		
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 	X			
	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.	X			
24. Boats, motors, and accessories.	X			
25. Aircarft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
			t	

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Mados, Elea	nore P.	/ Debtor	Case No.	
		•	•	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☑ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Wearing apparel	735 ILCS 5/12-1001(a)	\$ 150.00	\$ 150.00
Security Deposit	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00

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n re Mados, Eleanore P.	/ Debtor	Case No	
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SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C d e b t o r	N N H W- J	ate Claim was Incurred, ature of Lien, and Description and larket Value of Property Subject to Lien Husband -Wife Joint Community	C o n t i n g e n t	Un I i quidat ed	i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No:	4							
			Value:					
Account No:	T							
			Value:					
Account No:								
			Value:					
Account No:								
			Value:					
Account No:	T							
			Value:					
No continuation sheets attached		<u> </u>	Sul	hto	tal	\$	0.00	
			(Total o			-	0.00	

(Use only on last page, Report total also on Summary of Schedules)

Total \$

0.00

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Case No.

In re Mados, Eleanore P.

-/-	Deb	tor.
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(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

Check the appropriate box(es) below if claims in that category are listed on the attached sheets.

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$1950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2001, end every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

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n re_Mados, Eleanore P.	/ Debtor	Case No.	
		_	(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	H W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	C o n t i n g e n t	n l i q u i d a t	D i s p u t e d	Amount of Claim
Account No: 545801681129965 Creditor # : 1 Direct Merchants Bank PO Box 17313 Baltimore MD 21297-1313			Credit Card Purchases HSBC acc.				\$ 1,757.14
Account No: 5654 Creditor # : 2 Financial Independence & R Ed 250 Tequesta Drive Suite 304 Tequesta FL 33469-2766							Unknown
Account No: 6019183015062326 Creditor # : 3 GE Money Bank PO Box 960061 Orinda FL 32896-0061			Credit Card Purchases LVNV Funding LLC				\$ 4,988.30
Account No: Representing: GE Money Bank			Richard J Boudreau & Assoc 5 Industrial Way Salem NH 03079				
Account No: 5178052428438147 Creditor # : 4 MasterCard PO Box 30285 Salt Lake City UT 84130-0285			Credit Card Purchases				\$ 5,412.95
1 continuation sheets attached		1	Т	Subtotal of			12,158.39

Total \$

(Report total also on Summary of Schedules)

n re Mados, Eleanore P.	/ Debtor	Case No.
	/ Debioi	0430 110.

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code Account No: 4147218000428502 Creditor # : 5 Nordstrom 3131 S. Vaughn Way, Ste. 110 Aurora CO 80014	C o d e b t o r	H W J、	and C If Cla Husband -Wife Joint Community	Claim was Incurred, Consideration for Claim. im is Subject to Setoff, so State. Card Purchases		C o n t i n g e n t	U n l i q u i d a t e d	t e d	Amount of Claim \$ 18,780.04
Account No: 5888964144367359 Creditor # : 6 Pier 1 Imports PO Box 153225 Wilmington DE 19886-5325	-		Credit	Card Purchases					\$ 825.76
Account No: 4559542300835574 Creditor # : 7 Washington Mutual PO Box 660548 Dallas TX 75266-0548	-		Credit	Card Purchases					\$ 10,658.38
Account No:									
Account No:									
Account No:									
Account No:	_								
Sheet No. 1 of 1 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed	to S	Schedule of	(Report total also on	(Total	of t	Tota	age)	30,264.18 42,422.57

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n re Mados, Eleanore P.	/ Debtor	Case No.	
	<u> </u>	·-	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Landlord	Contract Type:
d/b/a The Oaks at Ascot Glen	Terms:
120 Lincoln Oaks	Beginning date:
Willowbrook IL 60527	Debtor's Interest:
	Description:
	Buyout Option:

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			(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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In re Mados, Eleanore P.	/ Debtor	Case No.	
			(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Single	NAMES	AGE		RELATIONSHIP			
EMPLOYMENT:	DEBTOR			SPO	USE		
Occupation	Unemployed						
Name of Employer							
How Long Employed							
Address of Employer							
Income: (Estimate of ave	erage monthly income)			DEBTOR		SPOUSE	
Current Monthly gross w Estimated Monthly Over SUBTOTAL	ages, salary, and commissions (pro rate if not paid monthly) time		\$\$\$	0.00 0.00 0.00	\$ \$ \$		0.0
LESS PAYROLL DE a. Payroll Taxes al b. Insurance c. Union Dues d. Other (Specify)	nd Social Security		\$\$\$\$	0.00 0.00 0.00 0.00	\$\$\$\$\$		0.0 0.0 0.0
SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$	0.00	\$		0.0
TOTAL NET MONTHLY	TAKE HOME PAY		\$	0.00	\$		0.0
Income from Real Prope Interest and dividends Alimony, maintenance o of dependents listed abo	r support payments payable to the debtor for the debtor's use or that ve.		\$\$\$\$	0.00 0.00 0.00 0.00	\$\$\$\$\$		0.0 0.0 0.0
Social Security or other specify: Social S Pension or retirement in Other monthly income	ecurity		\$ \$	215.40 2,039.00	\$ \$		0.0
Specify:			\$	0.00	\$		0.0
TOTAL MONTHLY	INCOME		\$	2,254.40	\$		0.0
	TOTAL COMBINED MONTHLY INCOME \$	2,254.40					

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Mados, Eleanore P.	/ Debtor	Case No.	
		_	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	780.00
Are real estate taxes included? Yes No	*	
Is property insurance included? Yes No 🛛		
Utilities: Electricity and heating fuel	\$	75.00
Water and sewer	\$	20.07
Telephone	\$	60.75
Other Cable	\$	61.17
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	350.00
Clothing	\$	0.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	50.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	10.00
Charitable contributions	\$	20.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	20.00
Life	\$	0.00
Health	\$	236.46
Auto	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	•	
Auto	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Annuity withholding	\$	193.87
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,897.32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Mados, Ele	anore P.		Case No.	
			Chapter	7
		/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

					AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets		ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$	0.00			
B-Personal Property	Yes	2	\$	1,150.00			
C-Property Claimed as Exempt	Yes	1					
D-Creditors Holding Secured Claims	Yes	1			\$	0.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1			\$	0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$	42,422.57	
G-Executory Contracts and Unexpired Leases	Yes	1					
H-Codebtors	Yes	1					
I-Current Income of Individual Debtor(s)	Yes	1					\$ 2,254.40
J-Current Expenditures of Individual Debtor(s)	Yes	1					\$ 1,897.32
Total Number of Sheets in Al	l Schedules ►	12					
		Total Assets ►	\$	1,150.00			
			1	Total Liabilities ►	\$	42,422.57	

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In re Mados, Eleanore P.	/ Debtor	Case No.	
		•	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the correct to the best of my knowledge, information an		sheets, and that they are true and
Date: 5/5/2009	Signature /s/ Mados, Eleanore P. Mados, Eleanore P.	

Form 7 (10/89) Wester 05/08/09 15:46:40 Desc Main

Document Page 20 of 24 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re Mados, Eleanore P.	Case No. Chapter 7
	/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date:\$9,017.60 Last Year:\$23,136.00 Year before:\$22,620.00 Retirement annuity and Social Security

3a. Payments to creditors.

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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- 3b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- X NONE

4a. Suits and administrative proceedings, executions, garnishments and attachments.

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- NONE
- 4b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6a. Assignments and receiverships.

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition

- NONE
- 6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT,

AMOUNT OF MONEY OR

\$3,265.91

NAME OF PAYOR IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Financial Independence

& Resource Education, Inc. Address: 250 Tequesta Dr.,

Ste., 304, Tequesta, FL 33469

Payee: Charles P. Pavesich &

Date of Payment: 7/31/08

Payor: debtor

Date of Payment: 2/24/2009

\$1,699.00

10. Other transfers.

Assoc., Ltd

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF

<u>ADDRESS</u>

<u>NAME USED</u>

<u>OCCUPANCY</u>

Debtor: Name(s):Eleanore Mados 2005-2009

Address: 120 Lincoln Oaks Drive, Apt 1109, Willowbrook, IL 60527

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date <u>5/5/2009</u>	Signature /s/ Mados, Eleanore P.
	Mados, Eleanore P.
Date	Signature

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Mados, Eleanore P	e P.	leanore	E1	Mados.	n re	h
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Case No. Chapter 7

	/ Debtor
Attorney for Debtor: Phillip A. Olson	

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 5/5/2009 Respectfully submitted,

X/s/ Phillip A. Olson
Attorney for Petitioner: Phillip A. Olson
Charles P. Pavesich & Assoc., Ltd.
1011 East Roosevelt Road

Lombard IL 60148